



Q2 2015 Pinellas Protector eNewsletter



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Summertime Greetings to Our Clients and Friends

Last week, the U.S. Supreme Court decided the latest legal challenge to the Affordable Care Act (ACA), known to many as ObamaCare. In the first legal challenge to reach the High Court, the ACA was ruled to be constitutional; but it was left up to the states to approve a planned expansion of the Medicaid program (21 states did not expand Medicaid). Read on to see how the Supremes decided the latest case, which challenged the validity of premium subsidies provided to Americans applying for ACA insurance on the federal Marketplace.

This quarter I am excited to announce a new partnership with James Spicer, a Senior Financial Advisor with Merrill Lynch/Bank of America. James has impressed me with his professionalism, integrity and dedication to place the needs of his clients first. Please scroll down for more information on James Spicer, including his picture and link to his contact information.

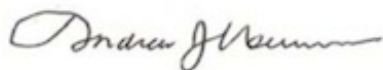
We are not too far away from the opening of the 2016 enrollment periods for Medicare Health and Drug Plans and ACA Health Plans. For those new to class, Medicare is the federal health insurance program available to individuals age 65 and above or those under age 65 qualifying with certain disabilities. ACA Health plans have been in existence only for a couple years and primarily are intended to cover people under age 65 without job-based insurance. ACA Health plans are sold either on-exchange (through the federal Marketplace or a state-based exchange) or off-exchange; but in either case individual ACA-qualified insurance policies must cover certain mandated benefits, are guaranteed issue to the consumer, and can be purchased only during a valid election period.

If you currently are covered by an ACA Health plan and are turning age 65, it likely will make sense to enroll in Medicare Part B and drop your ACA plan. Once covered by Medicare, most people shop for a suitable Medicare-based health plan (Medicare Supplement or Medicare Advantage) offered by an insurance company. You will have the option to remain on ACA-based insurance rather than going the Medicare route; however once your Medicare Part A coverage starts you cannot keep any premium or benefit subsidies (i.e., you would have to pay the full cost of ACA-based health insurance). [Contact us with any enrollment questions.](#)

Information on the enrollment timelines for 2016 plans is provided below; and this issue closes with our regular feature Tips for Your Good Health.

Happy Fourth of July!

Until next quarter,



Andrew Herman, President
AH Insurance Services, Inc.

Quarterly Quotation

"We Should Start Calling This Law SCOTUScare."

- Supreme Court Justice Antonin Scalia in his dissenting opinion on the 6-3 ruling that ACA premium subsidies provided on the federal marketplace are valid

Introducing our New Sales Partner - James Spicer, Senior



My name is James Spicer (CFP®, CRPC®, CRPS®, CDFATM). I am a graduate of the University of Florida, majoring in Finance, Insurance, and Real Estate. I began my career at Morgan Stanley in 2001 and joined Merrill Lynch in 2008. As an Eagle Scout, I continue to actively serve and volunteer throughout my community. My passion for travel, both domestically and internationally, has enabled me to truly appreciate the rich diversity of people and their cultures.

I believe that it is my responsibility to educate clients and help them make informed decisions that fit their short-term and long-term goals. Major life transitions are often a very stressful and confusing time. In order to achieve a successful outcome, you will need the support and guidance from a team of professionals who truly understand your situation and what you value most.

I offer the following broad range of capabilities to help you reach your goals:

- Advice and planning
- Retirement
- Banking
- Credit and lending
- Estate planning services
- Investments
- Solutions for business
- Tracking progress

[Read more about James on AHInsuranceServices.com \(including contact information\)](#)

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U.S. Supreme Court Saves ObamaCare Again

Unlike in 2012, the latest case, *King v. Burwell*, was not a challenge to the constitutionality of the law's centerpiece that requires most Americans to have health insurance or pay a penalty. In a 5-4 ruling, the court that year decided the law could continue, albeit with a twist: states could elect not to expand Medicaid.

The latest case challenges whether tax credits to help low-income Americans afford coverage are valid in the approximately three dozen states where the marketplace is operated by the federal government, as well as on the health insurance exchanges that have been established by a minority of the states.

Last week, in a 6-3 decision the Supreme Court saved the controversial Affordable Care Act (ACA) law known as ObamaCare. The landmark ruling holds that the ACA

authorized federal tax credits for eligible insureds - not only in the states that established their own exchanges - but also in the states that have been using the federal marketplace accessed online at www.healthcare.gov.

The State of Florida leads the nation in ACA enrollments, with approximately 1.5 million 2015 enrollments. Florida uses the federal marketplace and is one of 21 states that have not chosen to expand the Medicaid program. The overwhelming majority of ACA enrollees on the federal marketplace receive premium subsidies (in many cases nearly the entire health insurance premium), so there was a lot at stake in today's ruling.

Chief Justice John Roberts issued the majority ruling, and once again was an unlikely hero in saving Obama's signature legislative achievement. He was joined by Justice Anthony Kennedy, who is often the High Court's swing vote, and the four liberal Justices Stephen Breyer, Ruth Bader Ginsberg, Elena Kagan and Sonia Sotomayor. Justice Antonin Scalia wrote the dissenting opinion and was joined by Justices Samuel Alito and Clarence Thomas.

This case hinged around specific language written into the 2010 health care law. Referring to the sliding scale premium subsidies, or tax credits, that would be granted to eligible Americans based on their household income, the law stipulated that these credits would be available on health insurance exchanges "established by the state." In his dissenting opinion, Justice Scalia wrote that the decision "rewrites the law" and that "we should start calling this law SCOTUScare."

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2016 Enrollment Periods for Medicare and ACA Plans



Open Enrollment for Medicare Health and Drug Plans

* The Medicare Open Enrollment Period for 2016 begins in less than four months! The Open Enrollment Period is between October 15 - December 7 for plan effective dates of January 1, 2016.

* During this period changes can be made to your Medicare Advantage (Part C) health plan or your Medicare Part D Drug plan; or you can apply for either of these programs for the first time if you chose not to enroll in the past

* [Click here for the official government booklet explaining Medicare Part C and D Enrollment Periods](#)



Open Enrollment for ACA Plans

- * November 1, 2015: Open Enrollment starts - first day you can enroll in a 2016 Marketplace plan.
- * January 1, 2016: First date 2016 coverage can start.
- * January 31, 2016: 2016 Open Enrollment ends.
- * Note that if you do not enroll in a 2016 plan by January 31, 2016, you cannot enroll in a health insurance plan for 2016 unless you qualify for a Special Enrollment Period.
- * Medicaid, CHIP, and SHOP:
 - There's no limited enrollment period for Medicaid or the Children's Health Insurance Program (CHIP). You can apply any time.
 - There's also no limited enrollment period for small businesses to enroll in SHOP coverage for their employees. You can apply any time.

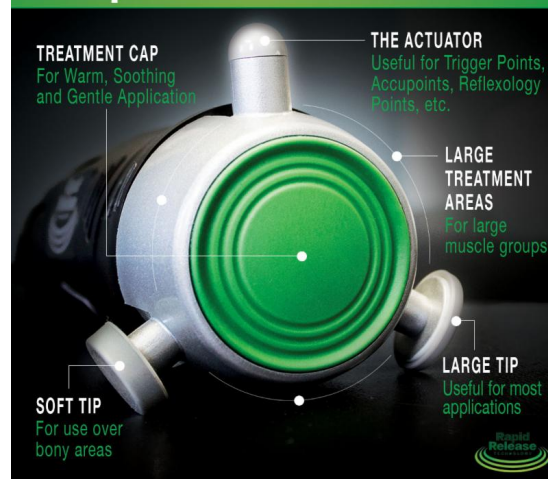
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Tips For Your Good Health



Rapid Release Therapy (TM) is a revolutionary breakthrough in therapeutic technology focused on relief of soft tissue problems affecting nerves, muscles, tendons, and ligaments. RRT was designed from the ground up to target scar tissue adhesions with a specific frequency. In addition, this frequency is in a range that is known to relax muscle guarding or spasms. This lightweight, maneuverable Targeted High Speed Vibration device is unique and the ergonomic design makes it easy to self treat.

Rapid Release Pro-2



RRT relies upon the science of resonance. Like the piano note vibrating the corresponding guitar string across the room, the target absorbs vibrational energy and oscillates. Same principle as the opera singer who can vibrate a crystal glass across the room until it breaks. The symmetry of high speed compression waves through healthy tissue. When RRT is put over chronic fibrous tissue, the energy is absorbed by the denser tissue and it begins to vibrate.

This effective device may be ordered online by visiting <http://rapidreleasetech.com/>.

For an introduction to RRT, we highly recommend visiting Tina Marie Matherlee. She is a medical massage therapist and incorporates RRT into her regular massage sessions. Tina Marie practices out of Anytime Fitness on 30210 US Highway 19 North, Clearwater, FL. You can schedule an appointment with her by calling 727-492-8462 or emailing thebodysolution@aol.com.

We hope you benefit from reading our *Tips For Your Good Health!*

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